

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 William Hawthorne
 Danielle Hawthorne
 Debtors

Case No. 12-14544-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db/jdb +William Hawthorne, Danielle Hawthorne, 1408 Kummerer Road, Pottstown, PA 19464-1752
 12789296 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 12888024 Bank of America, N.A., P.O. Box 60933, Dallas, Texas 75266-0933
 12756578 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 12752264 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 12921886 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
 12832777 +Law Office of Stephen Ross, P.C., 152 E. High St., Suite 100, Pottstown, PA 19464-5480
 13154646 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 14 2017 01:17:12 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2017 01:16:27
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 14 2017 01:17:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12796787 +EDI: OPHSUBSID.COM Oct 14 2017 01:18:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12780313 EDI: BANKAMER2.COM Oct 14 2017 01:18:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 12762252 EDI: DISCOVER.COM Oct 14 2017 01:18:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12926478 EDI: ECMC.COM Oct 14 2017 01:18:00 ECMC, P.O. BOX 75906, ST PAUL, MN 55175
 12906254 EDI: BL-CREDIGY.COM Oct 14 2017 01:18:00 Main Street Acquisition Corp., assignee,
 of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12857877 +EDI: OPHSUBSID.COM Oct 14 2017 01:19:00 Oak Harbor Capital VI, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12780045 E-mail/Text: bankruptcynotices@psecu.com Oct 14 2017 01:17:34 PSECU, PO Box 67013,
 Harrisburg, PA 17106-7013

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Bank of America, NA sbm to BAC Home Loans Servicing LP
 fka Countrywide Home Loans Inc. ecfmail@mwc-law.com, ecfmail@mwc-law.com
 CELINE P. DERKRIKORIAN on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Bank of America, NA sbm to BAC Home Loans
 Servicing LP fka Countrywide Home Loans Inc. ecfmail@mwc-law.com
 JOSEPH L QUINN on behalf of Joint Debtor Danielle Hawthorne CourtNotices@sjr-law.com
 JOSEPH L QUINN on behalf of Debtor William Hawthorne CourtNotices@sjr-law.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Defendant JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KERI P EBECK on behalf of Creditor Citizens Auto Finance kebeck@weltman.com,
jbluemle@weltman.com
KEVIN T MCQUAIL on behalf of Creditor Bank of America, NA sbm to BAC Home Loans Servicing LP
fka Countrywide Home Loans Inc. ecfmil@mwc-law.com
STEPHEN J ROSS on behalf of Joint Debtor Danielle Hawthorne CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Plaintiff Danielle Hawthorne CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Plaintiff William Hawthorne CourtNotices@SJR-Law.com
STEPHEN J ROSS on behalf of Debtor William Hawthorne CourtNotices@SJR-Law.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS R. WASKOM on behalf of Creditor Citizens Auto Finance kbell@hunton.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:			
Debtor 1	William Hawthorne		
	First Name	Middle Name	Last Name
Debtor 2	Danielle Hawthorne		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-14544-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Hawthorne

Danielle Hawthorne
fka Danielle Murray

10/12/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.